

Substitute Form PTO-1449 (Modified)		U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 35006-629001US	Application No. 09/972,076
Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))		Applicant Grégory A. Johnson et al.		
		Filing Date October 5, 2001	Group Art Unit 2192	

Examiner Initial	Desig. ID	Document Number	Issue or Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	A	09/496,402		Lyons et al.			02/02/00
	B	6,085,220	07/04/00	Courts et al.			

Foreign Patent Documents or Published Foreign Patent Applications							
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation
							Yes No
		None					

Other Documents (include Author, Title, Date, and Place of Publication)							
Examiner Initial	Desig. ID	Document					
	C	Fair Isaac Press Release by RightPoint, http://www.datamindcorp/news/releases/release_020199.html	06/27/2000				
	D	McCarthy, Brian, "The 12-minute POS offer: Technology makes it possible," Insurance Viewpoints, Fair Isaac, Vol. 5, #1, Summer 1999					

Examiner Signature /James Ruttent/	Date Considered 04/13/2009
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute Disclosure Form (PTO-1449)

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /jdr/